Case 15-40170 Doc 1 Filed 11/24/15 Entered 11/24/15 17:59:37 Desc Main

B1 (Official Form 1) (04/13)	Document	Page 1 of 62)		
UNITED STATES BANKRU Northern District of		1 age 1 01 02	-	VOLUNTARY PET	TITION
Name of Debtor (if individual, enter Last, First, Middle): Hermosillo, Jose, D		Name of Joint Debto	r (Spouse) (Last, First, N	/liddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by (include married, maiden,	the Joint Debtor in the last 8 and trade names):	years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-1453		Last four digits of Soc. So (if more than one, state a	ec. or Individual-Taxpayer I.D. II):	(ITIN)/Complete EIN	
Street Address of Debtor (No. and Street, City, and State):		Street Address of Joint D	ebtor (No. and Street, City, a	nd State):	
3012 S Kostner Ave	ZIP CODE	1	, , , , , , , , , , , , , , , , , , ,	,	ZIP CODE
Chicago, Illinois	60623				
County of Residence or of the Principal Place of Business: Cook		County of Residence or o	f the Principal Place of Busine	ess:	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint I	Debtor (if different from street	address):	
	ZIP CODE				ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address al	bove):				
					ZIP CODE
Type of Debtor		Business	•	Bankruptcy Code U	
(Form of Organization) (Check one box.)	(Check of Health Care Bus	,		ition is Filed (Check o	one box.)
Individual (includes Joint Debtors)		al Estate as defined	발 ' -		
See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP)	in 11 U.S.C § 10 Railroad		Chapter 9	of a Foreign Mair	on for Recognition n Proceeding
	Stockbroker		Chapter 11		
Partnership	Commodity Broke	er	Chapter 12		on for Recognition main Proceeding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank		Chapter 13	or a roreign rion	main'r rocceaing
	Other				
Chapter 15 Debtors	Tax-Exen	npt Entity	Natur	e of Debts (Check on	e box.)
Country of debtor's center of main interests:		if applicable.) xempt organization	Debts are primaril consumer debts,		bts are primarily siness debts.
Each country in which a foreign proceeding by, regarding, or against debtor is	under title 26 of t	the United States	defined in 11 U.S.	.C. §	011000 40010.
pending:	Code (the Interna	al Revenue Code).	101(8) as "incurre an individual prim	arily	
			for a personal, far household purpos		
Filing Fee (Check one box.)			•	· 11 Debtors	
Full Filing Fee attached.		Check one box	c: a small business debtor	as defined in 11 U.S.	.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals signed application for the court's consideration certifying that	t the debtor is unable t	o Debtor is i	not a small business de	btor as defined in 11	U.S.C. § 101(51D).
pay fee except in installments. Rule 1006(b). See Official For Filing Fee waiver requested (applicable to chapter 7 individual		Check if:	ggregate noncontingent	liquidated debts (eye	luding dobts owed
signed application for the court's consideration. See Official		to insiders	or affiliates) are less th	ian \$2,490,925 (amou	ınt subject to
		Check all appl	nt on 4/01/16 and every t icable boxes:	nree years tnereatter)	•
			peing filed with this peti-	tion.	
			ces of the plan were soli creditors, in accordance		
Statistical/Administrative Information		ı			THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution t	to unsecured creditors.				COOKT OSE ONE
Debtor estimates that, after any exempt property is excluded distribution to unsecured creditors.	and administrative exp	enses paid, there will b	oe no funds available for	•	
Estimated Number of Creditors					
<u>1-49</u> <u>50-99</u> <u>100-199</u> <u>200-999</u> <u>1,000-</u>		10,001- 25,001		Over	
5,000 Estimated Assets	10,000 2	25,000 50,000	100,000	100,000	-
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million			0,000,001 \$500,000 6500 million to \$1 bill		
Estimated Liabilities	IOIT TO GOO ITIIIIOIT	10 \$ 100 HIIIIIOH 10 \$	2000 minion to \$1 Dill	ion promiton	1
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million			0,000,001 \$500,000 5500 million to \$1 bill		

31 (Official Form 1) (04/13) Case 15-40170 Doc 1 Filed 11/24/15	Entered 11/24/15 17	7:59:37 Desc Main Page 2
Voluntary Petition Document (This page must be completed and filed in every case.)	Page 2601s62 Jose Hermosillo	
All Prior Bankruptcy Cases Filed Within L	ast 8 Years (If more than two, attach add	litional sheet.)
Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner	or Affiliate of this Debtor (If more	than one, attach additional sheet.)
Name of Debtor:	Case Number:	Date Filed:
District	Polotionohiny	hidao
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	whose deb I, the attorney for the petitioner named in th that [he or she] may proceed under chapter	Exhibit B mpleted if debtor is an individual its are primarily consumer debts.) se foregoing petition, declare that I have informed the petitioner r 7, 11, 12, or 13 of title 11, United States Code, and have ch chapter. I further certify that I have delivered to the debtor the
Exhibit A is attached and made a part of this petition.	X /s/ Marcie Venturini 6203	8500 n/a
	Signature of Attorney for I	Debtor(s) Date
Yes, and Exhibit C is attached and made a part of this petition. No. Exhi (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a Exhibit D completed and signed by the debtor is attached and made a part of this point this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this point debtor.	etition.	
	any other District. tnership pending in this District. iss or principal assets in the United S t in an action or proceeding [in a fed	States in this District, or has
Certification by a Debtor Who Reside	es as a Tenant of Residential Prolicable boxes.)	pperty
Landlord has a judgment against the debtor for possession of debtor's residence	ee. (If box checked, complete the follo	owing.)
	(Name of landlord that obtained jud	gment)
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that	s entered, and would become due during the 30-day	,

31 (Officia	1 Form 1) (04/13) Case 15-40170 Doc 1 Filed 11/24/15	Entered 11/24/15 17:59:37 Desc Main Page 3
	tary Petition Document page must be completed and filed in every case.)	Rage Boofs62 Jose Hermosillo
	Signa	atures
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
[If petition 7] I am a the relie [If no atternation the read the second	e under penalty of perjury that the information provided in this petition is true and correct. oner is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand f available under each such chapter, and choose to proceed under chapter 7. orney represents me and no bankruptcy petition preparer signs the petition] I have obtained and notice required by 11 U.S.C. § 342(b). It relief in accordance with the chapter of title 11, United States Code, specified in this petition. //s/ Jose Hermosillo	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
^	Signature of Debtor	
X	Signature of Joint Debtor	(Signature of Foreign Representative) (Printed Name of Foreign Representative)
	Telephone Number (if not represented by attorney)	(Fillied Name of Foreign Representative)
	n/a Date	Date
	Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X	/s/ Marcie Venturini 6203500 Signature of Attorney for Debtor(s) Marcie Venturini 6203500 Printed Name of Attorney for Debtor(s) Semrad Law Firm Firm Name 20 S. Clark, 28th Floor, Chicago, IL 60603 Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules orguide lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Telephone Number	
	n/a	Address
	Date ase in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney knowledge after an inquiry that the information in the schedules is incorrect.	XSignature
	Signature of Debtor (Corporation/Partnership)	Date
	e under penalty of perjury that the information provided in this petition is true and correct, and that I en authorized to file this petition on behalf of the debtor.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose
The deb	otor requests the relief in accordance with the chapter of title 11, United States Code, specified in this	Social-Security number is provided above.
X	Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the
	Printed Name of Authorized Individual	appropriate official form for each person.
	Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Jose Hermosillo	Case No.
-	Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exhibit D) (12/09) – C	Cont.	Page 2
was unable to obtain the services of	during the seven days from terit a temporary waiver o	ervices from an approved agency but m the time I made my request, and the if the credit counseling requirement circumstances here.]
counseling briefing within the fi promptly file a certificate from copy of any debt management p requirements may result in disr can be granted only for cause an	irst 30 days after you fithe agency that provide lan developed through this all of your case. And is limited to a maximatisfied with your reasonable.	you must still obtain the credit le your bankruptcy petition and ed the counseling, together with a the agency. Failure to fulfill these y extension of the 30-day deadline num of 15 days. Your case may also ons for filing your bankruptcy case
\Box 4. I am not required to applicable statement.] [Must be as		ng briefing because of: [Check the for determination by the court.]
illness or mental deficient decisions with respect to Disability. (December of being unable, at briefing in person, by tele	cy so as to be incapable of financial responsibilities. Defined in 11 U.S.C. § 109	9(h)(4) as physically impaired to the participate in a credit counseling atternet.);
5. The United States counseling requirement of 11 U.S.		ministrator has determined that the credit ly in this district.
I certify under penalty correct.	of perjury that the infor	rmation provided above is true and
	Signature of Debtor:	/s/ Jose Hermosillo
	Date: 11/24/2015	

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re	Jose Hermosillo	,	Case No.
	Debtor		2000
			Chapter Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$0.00		
B - Personal Property	YES	2	\$5,825.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$5,128.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$54,854.92	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	3			\$2,953.62
J - Current Expenditures of Individual Debtor(s)	YES	4			\$2,944.00
	TOTAL	21	\$5,825.00	\$59,982.92	

Document Page 7 of 62 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re	Jose Hermosillo	,	Case No.		
	Debtor		-		
			Chapter	Chapter 7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)		\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)		\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)		\$0.00
Student Loan Obligations (from Schedule F)		\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		\$0.00
	TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$2,953.62
Average Expenses (from Schedule J, Line 22)	\$2,944.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$4,756.81

State the following:

otate the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$1,953.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$54,854.92
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$56,807.92

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In re	Jose Hermosillo	o ;		Case No.		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
none				

(Report also Summary of Schedules.)

\$0.00

Total:

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n re	Jose Hermosille	o :		Case No.		

In re	Jose Hermosillo ;	Case No.	
	Debtor		If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Х			
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		BMO Harris Bank Checking Account	N/A	\$300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Other Furntiure Furniture - Couches	N/A N/A	\$400.00 \$750.00
Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Clothing	N/A	\$350.00
7. Furs and jewelry.	Х			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars		2015 Expected Tax Refund	N/A	\$1,600.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	Х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			

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	Debtor	-,				(If known)	

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Mitsubishi Endeavor - 175,000 miles // REAFFIRM	N/A	\$2,425.00
26. Boats, motors, and accessories	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	\$5,825.00			

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In re	Jose Hermosillo	o ;		Case No.		
	Debtor				(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Check if debtor claims a homestead exemption that exceeds

Debtor claims the exemptions to which debtor is entitled under:

(Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		\$155,675.*	iornesteau exemplion that exceeds		
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION		
Other Furntiure	735 ILCS 5/12-1001(b)	\$400.00	\$400.00		
Clothing	735 ILCS 5/12-1001(a), (e)	\$350.00	\$350.00		
2004 Mitsubishi Endeavor - 175,000 miles	735 ILCS 5/12-1001(c)	\$0.00	\$2,425.00		
// REAFFIRM	735 ILCS 5/12-1001(b)	1001(b) \$0.00			
BMO Harris Bank Checking Account	735 ILCS 5/12-1001(b)	\$300.00	\$300.00		
2015 Expected Tax Refund	735 ILCS 5/12-1001(b)	\$1,600.00	\$1,600.00		
Furniture - Couches	735 ILCS 5/12-1001(b)	\$0.00	\$750.00		
o continuation sheets attached to Schedule C - Property Claimed as Exempt	Total: (Use only on last page)	\$2,650.00	\$5,825.00		

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re	Jose Hermosillo ;	Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXXXXXXXXXXX0001 STATE FARM FNCL SVCS F 3 STATE FARM PLZ BLOOMINGTON, 61791		Н	INCURRED 11/1/2014 DESCRIPTION 2004 MITSUBISHI ENDEAVOR - 175,000 MILES // REAFFIRM VALUE: \$2,425.00 NATURE OF LIEN 2004 MITSUBISHI ENDEAVOR REMARKS VALUE \$2,425.00				\$3,939.00	\$1,514.00
ACCOUNT NO. SYNCB/VALUE CITY FURNI 950 FORRER BLVD KETTERING, 45420		Н	INCURRED 11/1/2013 DESCRIPTION FURNITURE - COUCHES VALUE: \$750.00 NATURE OF LIEN FURNITURE - COUCHES REMARKS VALUE \$750.00				\$1,189.00	\$439.00
continuation sheets attached	•		(Total		Subto is pa		\$5,128.00	\$1,953.00
(Total of this page) Total: (Use only on last page) \$5,128.00								\$1,953.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re	Jose Hermosillo	ɔ ;		Case No.	
	Debtor				(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the <u>box</u> labled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if the debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 says immediately preceding the filing of the original petition, or the cessation of business,

Contributions to employee benefit plans

whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Certain	n farmers and	l fishermen					
Claims	s of certain far	mers and fishermer	n, up to \$6,150	0* per farmer or fisherman	, against the debtor, as prov	ided in 11 U.S.C. § 5	07(a)(6).
Deposi	its by individ	uals					
Claims		up to \$2,775* for o	deposits for the	e purchase, lease, or renta	al of property or services for	personal, family, or h	ousehold use, that were not delivered o
Taxes a	and Certain C	Other Debts Owed	d to Governm	nental Units			
Taxes,	, customs dutie	es, and penalties ov	wing to federal	l, state, and local governm	ental units as set forth in 11	U.S.C. § 507(a)(8).	
Comm	itments to Ma	aintain the Capita	al of an Insur	ed Depository Institution	on		
					ft Supervision, Comptroller of sured depository institution.	•	pard of Governors of the Federal).
Claims	for Death or	Personal Injury	While Debtor	Was Intoxicated			
	s for death or p I U.S.C. § 507		ılting from the	operation of a motor vehic	le or vessel while the debto	was intoxicated fron	n using alcohol, a drug, or another
Admini	istrative allow	ances under 11 U	J.S.C. Sec. 33	0			
		vices rendered by t dance with 11 U.S.			n, or attorney and by any par	aprofessional person	employed by such person as approved
				0 continua	tion sheets attached		

^{*}Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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_	Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX1825 LENDING CLUB CORP 71 STEVENSON ST STE 300 SAN FRANCISCO, 94105		Н	INCURRED 2/1/2015 DESCRIPTION 060 INSTALLMENTLOAN REMARKS				\$11,226.00
ACCOUNT NO. XXXX5852 LENDING CLUB CORP 71 STEVENSON ST STE 300 SAN FRANCISCO, 94105		Н	INCURRED 6/1/2014 DESCRIPTION 036 INSTALLMENTLOAN REMARKS				\$6,350.00
ACCOUNT NO. XX8060 AVANT INC 640 N. LASALLE ST. SUITE 545 CHICAGO, 60654		Н	INCURRED 11/1/2014 DESCRIPTION 036 INSTALLMENTLOAN REMARKS				\$3,612.00
ACCOUNT NO. XXXXXXXXXXXX0259 DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, 68508		Н	INCURRED 11/1/2013 DESCRIPTION 120 EDUCATIONAL REMARKS				\$3,266.00
ACCOUNT NO. BK OF AMER POB 15026 WILMINGTON, 19801		Н	INCURRED 12/1/2010 DESCRIPTION CREDITCARD REMARKS				\$2,838.00
continuation sheets attached			, (т	otal of		total: age)	\$27,292.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0703 BK OF AMER POB 15026 WILMINGTON, 19801	_	Н	INCURRED 12/1/2010 DESCRIPTION CREDITCARD REMARKS				\$2,838.00
ACCOUNT NO. SYNCB/WALMART PO BOX 981400 EL PASO, 79998	_	Н	INCURRED 11/1/2011 DESCRIPTION CREDITCARD REMARKS				\$2,675.00
ACCOUNT NO. XXXXXXXX5130 SYNCB/WALMAR PO BOX 965024 EL PASO, 79998	_	Н	INCURRED 11/I/2011 DESCRIPTION CREDITCARD REMARKS				\$2,675.00
ACCOUNT NO. XXXXXXXXXXXXXXXXXX6846 Matco Tools 4403 Allen Rd Stow, OH 44224	_	Н	INCURRED 7/1/2015 DESCRIPTION 59 INSTALLMENTLOAN REMARKS				\$2,438.00
ACCOUNT NO. CBNA PO Box 6497 Sioux Falls, SD 57117	_	Н	INCURRED 12/1/2011 DESCRIPTION CREDITCARD REMARKS				\$1,402.00
ACCOUNT NO. CHASE CARD PO BOX 15298 WILMINGTON, 19850	_	Н	INCURRED 11/1/2014 DESCRIPTION CREDITCARD REMARKS				\$997.00
ACCOUNT NO. XXXXXXXX8643 CHASE PO Box 15298 Wilmington, DE 19850	_	Н	INCURRED 11/1/2014 DESCRIPTION CREDITCARD REMARKS				\$997.00
ACCOUNT NO. XXXXXX0570 UNIVERSITY OF PHOENIX 4615 E ELWOOD ST FL 3 PHOENIX, 85040	_	Н	INCURRED 8/1/2013 DESCRIPTION 001 INSTALLMENTLOAN REMARKS				\$844.00
ACCOUNT NO. Access Community Health Network 8496 Solution Center Chicago, IL 60677	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$148.28

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Linebarger Goggan Blair & Sampson LLP PO Box 06152 Chicago, IL 60606	_	Н	INCURRED N/A DESCRIPTION RED LIGHT TICKETS REMARKS				\$244.00
ACCOUNT NO. Sales Recovery Systems, Inc. 2491 Sunset Blvd Rancho Cordova, CA 95670	_	Н	INCURRED N/A DESCRIPTION UNSECURED REMARKS				\$1,055.00
ACCOUNT NO. Mintex PO Box 7700 Chicago, IL 60680	_	Н	INCURRED N/A DESCRIPTION TICKET - PHONE USE WHILE DRIVING REMARKS				\$696.54
ACCOUNT NO. Reliant Capital Solutions, LLC 750 Cross Pointe Rd, Suite G Columbus, OH 43230	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$211.01
ACCOUNT NO. DEPT OF ED/NELNET 121 SOUTH 13TH ST LINCOLN, 68508	_	Н	INCURRED N/A DESCRIPTION STUDENT LOAN REMARKS				\$1,000.00
ACCOUNT NO. City of Berwyn PO Box 66076 Chicago, IL 60666		Н	INCURRED N/A DESCRIPTION RED LIGHT TICKET REMARKS				\$200.00
ACCOUNT NO. BANK OF AMERICA POB 17054 WILMINGTON, 19884	_	Н	INCURRED N/A DESCRIPTION OVERDRAFT FEES REMARKS				\$500.00
ACCOUNT NO. LabCorp PO BOx 2240 Burlington, NC 27216	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$6.40
ACCOUNT NO. Tiesenga Surgical Associates, S.C. PO Box 4125 Belfast, ME 04915	_	Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$990.83

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Access Community Health Network 8496 Solution Center Chicago, IL 60677		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$222.42
ACCOUNT NO. Saint Anthony Hospital 2875 West 19th Street Chicago, IL 60623		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$400.00
ACCOUNT NO. Tiesenga Surgical Associates, S.C. PO Box 4125 Belfast, ME 04915		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$228.29
ACCOUNT NO. Pathology Services Illinois LTD 520 E 22nd St Lombard, IL 60148		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$124.00
ACCOUNT NO. Pathology Services Illinois LTD 520 E 22nd St Lombard, IL 60148		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$68.00
ACCOUNT NO. metro Anesthesia Consultants 2720 S River Rd, Ste 218 Des Plaines, IL 60018		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$220.00
ACCOUNT NO. Holy Cross Hospital PO B 2166 Bedford Park, IL 60499		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$508.00
ACCOUNT NO. City of Chicago EMS 33589 Treasury Center Chicago, IL 60694		Н	INCURRED N/A DESCRIPTION MEDICAL - AMBULANCE REMARKS				\$864.00
ACCOUNT NO. Access Community Health Network 8496 Solution Center Chicago, IL 60677		Н	INCURRED N/A DESCRIPTION MEDICAL REMARKS				\$74.14
of4 continuation sheets attached		<u> </u>	(Total of		total: age)	\$2,708.85

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Global Acceptance 5850 West Interstate 20, STE 100 Arlington, TX 76017		Н	INCURRED N/A DESCRIPTION JUDGMENT REMARKS				\$4,936.01
4 of 4 continuation sheets attached		l	(Та	tal of		total: age)	\$4,936.01
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$54,854.92					

or's interest in er parties to each nt or guardian,
F DEBTOR'S NTIAL REAL ERNMENT
e er O

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SCHEDULE H	- CODEBTORS
of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, o	or Wisconsin) within the eight-year period immediately preceding the commencement of es or resided with the debtor in the community property state, commonwealth, or territory. Receding the commencement of this case. If a minor child is a codebtor or a creditor,
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 15-40170 Doc 1 Filed 11/24/15 Entered 11/24/15 17:59:37 Desc Main Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Hermosillo Jose A supplement showing post-petition Middle Name First Name Last Name chapter 13 income as of the following date: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name MM / DD / YYYY United States Bankruptcy Court for the: **Northern District of Illinois** Case number (if known) Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Employment Part 1: Debtor 1 Debtor 2 or non-filing spouse 1. Fill in your employment information. **Employment status** Employed ✓ Employed If you have more than one job, Not Employed Not Employed attach a separate page with information about additional Machine Operator Medical Assistant Occupation employers. SMX, LLC Heartland International Health Center, Inc. Employer's name Include part time, seasonal, or self-employed work. 860 W Evergreen 208 S LaSalle St, Suite 1300 **Employer's address** Number Street Number Street Occupation may include student or homemaker, if it applies. Chicago, Illinois 60642 Chicago, Illinois 60604 Zip Code Zin Code 1 month 3 years How long employed there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll \$2,253.33 \$1,623.25 deductions.) If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. \$0.00 \$0.00 \$2,253.33 Calculate gross income. Add line 2 + line 3. \$1,623.25

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Debtor 1 Jose D Hermodiff Cument Page 23 of 62
First Name Middle Name Last Name Page 23 of 62
Case number (if known)

		For Debtor 1		For Debtor 2 or non-filing spouse	
Copy line 4 here→	4.	\$2,253.33		\$1,623.25	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$527.71		\$235.65	
5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
5e. Insurance	5e.	\$0.00		\$99.67	
5f. Domestic support obligations	5f.	\$0.00		\$0.00	
5g. Union dues	5g.	\$0.00		\$23.38	
5h. Other deductions. Specify:	5h. +	\$0.00	+	\$36.55	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$527.71		\$395.24	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,725.62		\$1,228.00	
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		\$0.00	
8b. Interest and dividends	8b.	\$0.00		\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		<u> </u>		<u> </u>	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		\$0.00	
8d. Unemployment compensation	8d.	\$0.00		\$0.00	
8e. Social Security	8e.	\$0.00		\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	8f.	\$0.00		\$0.00	
8g. Pension or retirement income	8g.	\$0.00		\$0.00	
8h. Other monthly income. Specify:	8h. +	\$0.00	+	\$0.00	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$1,725.62	+	\$1,228.00 =	\$2,953.62
11. State all other regular contributions to the expenses that you list in Sche Include contributions from an unmarried partner, members of your household, you relatives. Do not include any amounts already included in lines 2-10 or amounts that are not	ır depende	,			
Specify:				11. +	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Cert		•			\$2,953.62
					Combined monthly income
13. Do you expect an increase or decrease within the year after you file this fo	orm?				

Spouse was working full time, but has been working part time for the past few months while in school

Yes. Explain:

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Debtor 1 Jose D Hermosti Ocument Case number (if known)

First Name Middle Name Last Name

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Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
5h.Other payroll deductions. Specify:		
1. dental	\$0.00	\$30.51
2. Vision	\$0.00	\$6.05

Case 15-40170 Doc 1 Filed 11/24/15 Entered 11/24/15 17:59:37 Desc Main Fill in this information to identify your case: An amended filing Debtor 1 Hermosillo Jose A supplement showing post-petition chapter 13 Middle Name First Name Last Name expenses as of the following date: Debtor 2 First Name Middle Name Last Name MM / DD / YYYY (Spouse, if filing) A separate filing for Debtor 2 because Debtor 2 **Northern District of Illinois** United States Bankruptcy Court for the: maintains a separate household Case number (if known) Official Form B 6J 12/13 **Schedule J: Your Expenses** Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. 2. Do you have Dependent's Does dependent live Dependent's relationship to dependents? Yes. Fill out this information for Debtor 1 or Debtor 2 with you? each dependent..... Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4.The rental or home ownership expenses for your residence. Include first mortgage payments and \$550.00 any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes \$0.00 4b. Property, homeowner's, or renter's insurance \$0.00 4c. Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues \$0.00

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Desc Main 4786 of 62 (if known) Debtor 1 Jose Hermosillement First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5. —	\$0.00
6.Utilities:		
6a. Electricity, heat, natural gas	6a	\$330.00
6b. Water, sewer, garbage collection	6b	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$230.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7	\$625.00
8. Childcare and children's education costs	8	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$170.00
10. Personal care products and services	10	\$165.00
11. Medical and dental expenses	11	\$60.00
 Transportation Include gas, maintenance, bus or train fare. Do not include car payments. 	12	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$40.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20 Specify:	16	\$0.00
17.Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$176.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Garage storage	17c	\$40.00
17d. Other. Specify: Furniture	17d	\$43.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18	\$0.00
19. Other payments you make to support others who do not live with you Specify:	19	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1	Jose	D DOCT	Heromosillenent	9889en27 of 62	Desc Mail	ı
	First Name	Middle Name	Last Name	(if known)		
21. Other. \$	Specify:				21. +	\$115.00
	onthly expenses. Ade	•			22.	\$2,944.00
23.Calcula	te your monthly net i	income				
23a. Co	py line 12 <i>(your combir</i>	ned monthly income) from	Schedule I.		23a.	\$2,953.62
23b. Cop	by your monthly expens	ses from line 22 above			23b	\$2,944.00
	otract your monthly experesult is your <i>monthly</i>	enses from your monthly net income.	income.		23c	\$9.62
24. Do you e	expect an increase of	r decrease in your exp	enses within the year at	fter you file this form?		
			oan within the year or do y a modification to the term	• •		
Yes.	Explain here:					

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Hermeillenent Entered 11/24/15 17:59:37 Desc Main Case 15-40170 Doc 1 Debtor 1 ሞሚያም 28 of 62 (if known) Jose

Middle Name First Name Last Name

Your expenses 21. Other. Specify: 1. Spouse's student loan payments 1. \$50.00 2. Spouse's Chase Credit Card 2. \$40.00 3. Spouse's Target Charge Card \$25.00 3.

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(If known)

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n re	Jose Hermosillo ;			Case No.	

DECLARATION CONCERNING DEBTOR'S SCHEDULE

		N UNDER PENALTY OF PRE			
	nder penalty of perjury that I have read the fore information, and belief.	going summary and schedules	c, consisting of 24	sheets, and that they are true and correct to the be	st of
Date	11/24/2015	Signature		/s/ Jose Hermosillo	
		_		Debtor	
Date	11/24/2015	Signature			
				(Joint Debtor, if any)	
		[If joint case, both spous	ses must sign.]	
	DECLARATION AND SIGNATURE	OF NON-ATTORNEY BANKI	RUPTCY PETITION P	REPARER (SEE 11 U.S.C. § 110)	
provided the del been promulgat	btor with a copy of this document and the notic	es and information required und eximum fee for services chargea	der 11 U.S.C. §§ 110(b) able by bankruptcy petit	prepared this document for compensation and have , 110(h) and 342(b); and, (3) if rules or guidelines havion preparers, I have given the debtor notice of the iired by that section.	'e
Printed or Type	ed Name and Title, if any, of Bankruptcy Petitio	n Preparer	Social Security No. (Required by 11 U.S.	C. § 110.)	
	tcy petition preparer is not an individual, state agns this document.	the name, title (if any), address,	, and social security nui	mber of the officer, principal, responsible person, or	
Address					
Χ					
Signature of	Bankruptcy Petition Preparer		Date		
Names and Soc	cial Security numbers of all other individuals w	ho prepared or assisted in prep	aring this document, ur	nless the bankruptcy petition preparer is not an individ	ual:
If more than one	e person prepared this document, attach additi	onal signed sheets conforming t	to the appropriate Officia	al Form for each person.	
A bankruptcy po U.S.C. § 110; 10		ovisions of title 11 and the Fede	ral Rules of Bankruptcy	Procedure may result in fines or imprisonment or bot	h. 11
	DECLARATION UNDER PEN	IALTY OF PREJURY ON BEH	HALF OF A CORPOR	ATION OR PARTNERSHIP	
I, the	[1	the president or other officer or	an authorized agent of	the corporation or a member or an authorized agent of	of the
partnership] of	the	[corporation or partners	ship] named as debtor i	n this case, declare under penalty of perjury that I hav	е
	ing summary and schedules, consisting of rmation, and belief.	sheets (Total shown or	n summary page plus 1), and that they are true and correct to the best of my	
Date		Signature _			
		_	[Print or type name	of individual signing on behalf of debtor.]	
[An individual si	igning on behalf of a partnership or corporation	n must indicate position or relati	ionship to debtor.]		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jose Hermosillo	,	Case No.	
	Debtor			(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None	$rac{\partial}{\partial t}$
Notic	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed,
	unless the snouses are separated and a joint petition is not filed)

AMOUNT	SOURCE
\$820.00	Debtor 1: Wages - SMX (01/01/2015 - 11/24/2015)
\$12,600.00	Debtor 1: Estimtaed Wages - Pep Boys (01/01/2015 - 11/24/2015)
\$2,000.00	Debtor 1: Estimated Wages - Maya Auto Sales (01/01/2015 - 11/24/2015)
\$21,000.00	Debtor 1: Estimated Wages (01/01/2014 - 12/31/2014)
\$21,000.00	Debtor 1: Estimated Wages (01/01/2013 - 12/31/2013)
\$24,152.25	Debtor 1: Spouse's wages (01/01/2015 - 11/24/2015)
\$30,000.00	Debtor 1: Spouse's Estimated Wages (01/01/2014 - 12/31/2014)
\$30,000.00	Debtor 1: Spouse's Estimated wages (01/01/2013 - 12/31/2013)

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2. Income other than from employment or operation of business

1	None	
ı	✓	

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS AMOUNT STILL OWING

NOTE

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE Of GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE. GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

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AMOUNT OF MONEY OR **DESCRIPTION AND** VALUE OF PROPERTY

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

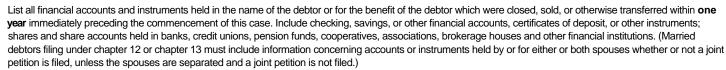
b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts





NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS ADDRESS NATURE OF BUSINESS BEGINNING AND OF SOCIAL-SECURITY ENDING DATES

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME AND ADDRESS DATES SERVICES RENDERED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

V

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME ADDRESS BEGINNING AND ENDING DATES

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR DOLLAR AMOUNT
OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY NAME AND ADDRESSES

OF CUSTODIAN

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

1	None	Э
	_	1

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/24/2015 Signature of Debtor /s/ Jose Hermosillo

Date 11/24/2015 Signature of Joint Debtor (if any)

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statem correct to the best of my knowledge, information and belief.	nent of financial affairs and any attachments thereto and that they are true and
DateSignature	gnature
Print Name a	and Title
[An individual signing on behalf of a partnership or corporation r	must indicate position or relationship to debtor.]
continuation sheets a	attached
Penalty for making a false statement: Fine of up to \$500,000 or imprisonm	nent for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in provided the debtor with a copy of this document and the notices and information required under been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeab maximum amount before preparing any document for filing for a debtor or accepting any fee fro	11 U.S.C. § 110; (2) I prepared this document for compensation and have r 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have le by bankruptcy petition preparers, I have given the debtor notice of the
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, ar partner who signs this document.	nd social-security number of the officer, principal, responsible person, or
Address	•
Signature of Bankruptcy Petition Preparer	Date
Names and Social-Security numbers of all other individuals who prepared or assisted in prepared from the more than one person prepared this document, attach additional signed sheets conforming to	

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois			
In re	Jose Hermosillo ;	Case No.	
	Debtor	Chapter 7	
	CHAPTER 7 INDIVIDUAL DEBTO	DR'S STATEMENT OF INTENTION	
PART A - Dennecessary.)	ebts secured by property of the estate. (Part A must be fully completed for E	EACH debt which is secured by property of the estate. Attach additional pages if	
Property N	0.1		
Creditor's	Name:	Describe Property Securing Debt:	
STATE FA	RM FNCL SVCS F	2004 Mitsubishi Endeavor - 175,000 miles // REAFFIRM Value: \$2,425.00	
Property w	ill be (check one):		
	Surrendered Retained		
If retaining	the property, I intend to (check at least one):		
	Redeem the property		
✓	Reaffirm the debt		
	Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is	(check one):		
✓	Claimed as exempt Not claimed as exempt		
Property N	o. 2 (if necessary)		
Creditor's	Name:	Describe Property Securing Debt:	
SYNCB/VA	ALUE CITY FURNI	Furniture - Couches Value: \$750.00	
Property w	ill be (check one):		
	Surrendered Retained		
If retaining	the property, I intend to (check at least one):		
	Redeem the property		
✓	Reaffirm the debt		
	Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is	(check one):		

Not claimed as exempt

✓ Claimed as exempt

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Document Page 41 of 62 Page 2

Property No. 1 Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES ☐ NO Property No. 2 (if necessary) Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES □ NO Property No. 3 (if necessary) Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): YES □ NO 0 continuation sheepts attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. 11/24/2015 /s/ Jose Hermosillo Date: Signature of Debtor Signature of Joint Debtor

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Disclosure of Compensation of Attorney For Debtor Disclosure of Compensation of Attorney For Debtor 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation preservice before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept	paid to me within one
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation pyear before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows:	paid to me within one
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation present before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows:	
year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection w ith the bankruptcy case is as follows:	
For legal services, I have agreed to accept	
	\$1,400.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$1,400.00
2. The source of the compensation paid to me was: ☐ Debtor ☐ Other (specify) none	
3. The source of the compensation paid to me is: Other (specify)	
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.	
 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 	
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;	
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;	
6. By agreement w ith the debtor(s), the above-disclosed fee does not include the following services:	
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this proceedings.	bankruptcy
11/24/2015 /s/ Marcie Venturini 6203500	
Date Signature of Attorney	
Semrad Law Firm	
Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1400.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial:

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 11/24/15

Client

Client

Attorneý

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankrupt cy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 : Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13 : Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12 : Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/forms/hotice-individual-consumer-debtor.

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United States Bankruptcy Court

Northern District of Illinois

In re:	Jose Hermosillo	Case No.			
Debtor(s)		Chapter Chapter7			
		E TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE			
	-	y] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I delivered to the kruptcy Code.			
Printed name Preparer Address:	and title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person			
Signature of B principal, resp	Sankruptcy Petition Preparer or officer, onsible person, or partner whose Social er is provided above.	or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
I (We), the Bankruptcy Co	debtor(s), affirm that I (we) have received and	n of the Debtor read the attached notice, as required by § 342(b) of the			
	Jose Hermosillo	X /s/ Jose Hermosillo			
Printed Name	(s) of Debtor(s)	Signature of Debtor			
Case No. (if ki	nown)	X			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

Case 15-40170 Doc 1 Filed 11/24/15 Entered 11/24/15 17:59:37 Desc Main UNITED STATES BANKBURG COURT Northern District of Illinois

In re:	Hermosillo, Jose D ;	_ Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICATI	ON OF CREDITOR MATE	RIX
	The above named Debtors hereby verify that the	attached list of creditors is true ar	nd correct to the best of their knowledge
Date:	11/24/2015	/s/ Hermosillo, Jose	D
		Hermosillo, Jose D Signature of Debtor	
		/s/	
		Signature of Joint D	ebtor

LENDING CLUBACS P.15-40170 Doc 1 Filed 11/24/15 Entered 11/24/15 17:59:37 Desc Main 71 STEVENSON ST STE 300 Document Page 49 of 62 SAN FRANCISCO, 94105

LENDING CLUB CORP 71 STEVENSON ST STE 300 SAN FRANCISCO, 94105

STATE FARM FNCL SVCS F 3 STATE FARM PLZ BLOOMINGTON, 61791

AVANT INC 640 N. LASALLE ST. SUITE 545 CHICAGO, 60654

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, 68508

BK OF AMER POB 15026 WILMINGTON, 19801

BK OF AMER POB 15026 WILMINGTON, 19801

SYNCB/WALMART PO BOX 981400 EL PASO, 79998

SYNCB/WALMAR PO BOX 965024 EL PASO, 79998

Matco Tools 4403 Allen Rd Stow, 44224

CBNA PO Box 6497 Sioux Falls, 57117

SYNCB/VALUE CITY FURNI 950 FORRER BLVD KETTERING, 45420

CHASE CARD PO BOX 15298 WILMINGTON, 19850

CHASE PO Box 15298 Wilmington, 19850

UNIVERSITY OF PHOENIX 4615 E ELWOOD ST FL 3 PHOENIX, 85040

Access Community Health Network 8496 Solution Center

Chicago, 60677

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PO Box 06152 Chicago, 60606

Sales Recovery Systems, Inc. 2491 Sunset Blvd Rancho Cordova, 95670

Mintex PO Box 7700 Chicago, 60680

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, 60608

Reliant Capital Solutions, LLC 750 Cross Pointe Rd, Suite G Columbus, 43230

DEPT OF ED/NELNET 121 SOUTH 13TH ST LINCOLN, 68508

Department of Education PO Box 740283 Atlanta, 30374

City of Berwyn PO Box 66076 Chicago, 60666

BANK OF AMERICA POB 17054 WILMINGTON, 19884

LabCorp PO BOx 2240 Burlington, 27216

Tiesenga Surgical Associates, S.C. PO Box 4125 Belfast, 04915

Access Community Health Network 8496 Solution Center Chicago, 60677

Saint Anthony Hospital PO Box 809109 Chicago, 60680

Tiesenga Surgical Associates, S.C. PO Box 4125 Belfast, 04915

Pathology Services Illinois LTD 520 E 22nd St Lombard, 60148

Pathology Services Illinois LTD

520 E 22nd St Lombard, 60148 Case 15-40170 Doc 1 Filed 11/24/15 Entered 11/24/15 17:59:37 Desc Main Document Page 51 of 62

metro Anesthesia Consultants 2720 S River Rd, Ste 218 Des Plaines, 60018

Holy Cross Hospital PO B 2166 Bedford Park, 60499

City of Chicago EMS 33589 Treasury Center Chicago, 60694

Access Community Health Network 8496 Solution Center Chicago, 60677

Global Acceptance 5850 West Interstate 20, STE 100 Arlington, 76017

B1 (Official Form 1) (04/13) Case 15-40170 Doc 1 Filed 11/24/15	Entered 11/24/15 17:59:37 Desc Main Page
Lance and the second se	Page balans
(This page must be completed and filed in every case.)	Jose Hermosillo
	.ast 8 Years (If more than two, attach additional sheet.)
Location Where Filed:	Case Number: Date Filed:
Location Where Filed:	Case Number: Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner	, or Affiliate of this Debtor (If more than one, attach additional sheet.)
Name of Debtor:	Case Number: Date Filed:
District:	Relationship: Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
Exhibit A is attached and made a part of this petition.	X /s/ Marcie Venturini 6203500 n/a
Land	Signature of Attorney for Debtor(s) Date
Yes, and Exhibit C is attached and made a part of this petition. No. Exhi	bit D
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a	separate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this position.	etition.
If this is a joint petition:	
Exhibit D, also completed and signed by the joint debtor, is attached and made a pa	art of this petition.
	any other District. tnership pending in this District. ess or principal assets in the United States in this District, or has t in an action or proceeding [in a federal or state court] in this
Certification by a Debtor Who Reside	es as a Tenant of Residential Property
Landlord has a judgment against the debtor for possession of debtor's residence	,
	(Name of landlord that obtained judgment)
	(Address of landlord)
Debtor claims that under applicable nonbankruptcy law, there are circumstance gave rise to the judgment for possession, after the judgment for possession was Debtor has included with this petition the deposit with the court of any rent that	
Debtor certifies that he/she has served the Landlord with this certification. (11 t	J.S.C. § 362(I)).

31 (Officia	al Form 1) (04/13) Case 15-40170 Doc 1 Filed 11/24/15	Ente	ered 11/24/15 17:59:37	Desc Main	Page 3
Voluntary Petition Document			,53,0(s)62	WW	1 age 0
(This page must be completed and filed in every case.)			ermosillo		
	Signa	atures		TOTAL	
	Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign	Representative	
[If petition 7] I am a the relied [If no attended the	e under penalty of perjury that the information provided in this petition is true and correct. oner is an individual whose debts are primarily consumer debts and has chosen to file under chapter aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand if available under each such chapter, and choose to proceed under chapter 7. torney represents me and no bankruptcy petition preparer signs the petition] I have obtained and a notice required by 11 U.S.C. § 342(b). st relief in accordance with the chapter of title 11, United States Code, specified in this petition. Is! Jose Hermosillo Signature of Debtor	the foreig (Check or Cel Pur title	under penalty of perjury that the information proving representative of a debtor in a foreign proceedingly one box.) quest relief in accordance with chapter retified copies of the documents required resuant to 11 U.S.C. § 1511, I request relief all specified in this petition. A certified he foreign main proceeding is attached. (Signature of Foreign Representative)	ded in this petition is true and g, and that I am authorized to 15 of title 11, United Staby 11 U.S.C. § 1515 are ef in accordance with the copy of the order grantin	file this petition. tes Code. attached.
	Telephone Number (if not represented by attorney) n/a	_			
	Date		Date		
	Signature of Attorney*		Signature of Non-Attorney Bank	cruptcy Petition Prepa	ırer
X	Isl Marcie Venturini 6203500 Signature of Attorney for Debtor(s) Marcie Venturini 6203500 Printed Name of Attorney for Debtor(s) Semrad Law Firm Firm Name 20 S. Clark, 28th Floor, Chicago, IL 60603 Address Telephone Number n/a Date	(2) I preparand the nu orguide littic chargeably preparing section. C	under penalty of perjury that: (1) I am a bankruptogrand this document for compensation and have protices and information required under 11 U.S.C. § ses have been promulgated pursuant to 11 U.S.C. is by bankruptcy petition preparers, I have given the any document for filing for a debtor or accepting a official Form 19 is attached. Printed Name and title, if any, of Bankrupton and the second of the the	ovided the debtor with a copy of 110(b), 110(b), and 342(b); at \$110(b), setting a maximum fere debtor notice of the maximum any fee from the debtor, as required to the property of the property of the property of the property of the officer, principal to the officer of the officer, principal to the officer of the officer, principal to the officer of the	of this document dd, (3) if rules e for services m amount before uired in that
	ase in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney knowledge after an inquiry that the information in the schedules is incorrect.		Signature		
have be	Signature of Debtor (Corporation/Partnership) e under penalty of perjury that the information provided in this petition is true and correct, and that I sen authorized to file this petition on behalf of the debtor. otor requests the relief in accordance with the chapter of title 11, United States Code, specified in this		Date e of bankruptcy petition preparer or officer, principal ecurity number is provided above.	al, responsible person, or partn	er whose
petition.			and Social-Security numbers of all other individuals		eparing this
X	Signature of Authorized Individual	docume	nt unless the bankruptcy petition preparer is not an	individual.	
	Printed Name of Authorized Individual		han one person prepared this document, attach ar ate official form for each person.	dditional sheets conforming to	the
	Title of Authorized Individual		uptcy petition preparer's failure to comply with the purpose or imprisonments or imprisonments.		
	Date	, 50.			

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B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Jose Hermosillo	Case No
	Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exhibit D) (12/09) - C	ont			Page 2	
3. I certify that I requested as unable to obtain the services of following exigent circumstances may be an arranged to the services of the se	luring the seven of erit a temporary v	days from the twaiver of the c	ime I made my reque redit counseling requi	est, and the	
If your certification is s	atisfactory to tl	he court, vou	must still obtain the	e credit	
counseling briefing within the fi	~				
promptly file a certificate from					
copy of any debt management p requirements may result in disn					
can be granted only for cause ar					
be dismissed if the court is not s			r filing your bankrı	iptcy case	
without first receiving a credit o		•		•	
\Box 4. I am not required to applicable statement.] [Must be as					
illness or mental deficien	cy so as to be inc	capable of reali) as impaired by reasoning and making ratio		
decisions with respect to	_) as physically impair	red to the	
extent of being unable, at					
briefing in person, by tel	-	_			*
Active milita	ry duty in a mili	tary combat zo	ne.		
5. The United States counseling requirement of 11 U.S.				that the credit	
I certify under penalty	of perjury that	the informati	on provided above is	s true and	
correct.	Signature of De		Jose Hermosillo		
	Date:	11/24/2015			

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B6 Declaration		aration)	

Document

In re	Jose Hermosillo ;	Case No.
	Debtor	(If known)
	DECLARATIO	N CONCERNING DEBTOR'S SCHEDULE
	DECLARATIO	ON UNDER PENALTY OF PREJURY BY INDIVIDUAL DEBTOR
I declare	under penalty of perjury that I have read the fore	egoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of
	e, information, and belief.	
Date	11/24/2015	Signature / Isi Jose Hermosillo
		Debtor
Date	11/24/2015	Signature
		(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
	DECLARATION AND SIGNATURE	OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)
been promulga	ated pursuant to 11 U.S.C. § 110(h) setting a ma	ces and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have aximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the r a debtor or accepting any fee from the debtor, as required by that section.
Printed or Ty	ped Name and Title, if any, of Bankruptcy Petitic	on Preparer Social Security No. (Required by 11 U.S.C. § 110.)
	otcy petition preparer is not an individual, state signs this document.	the name, title (if any), address, and social security number of the officer, principal, responsible person, or
Address		
X		
Signature of	of Bankruptcy Petition Preparer	Date
Names and S	ocial Security numbers of all other individuals w	tho prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than o	ne person prepared this document, attach additi	ional signed sheets conforming to the appropriate Official Form for each person.
	petition preparer's failure to comply with the pro 18 U.S.C. § 156.	ovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11
3= 1 	DECLARATION UNDER PEN	NALTY OF PREJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	[1	the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
partnership] o	f the	[corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
read the foreg knowledge, inf	oing summary and schedules, consisting of ormation, and belief.	sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Date		Signature
		·
		[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form 7) (04/13)

Document

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Ν	one
Г	

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments therein and that they correct.

Date 11/24/2015

/s/ Jose Hermosillo Signature of Debto

Date 11/24/2015

Signature of Joint Debtor (if any)

B8 (Official Form 8) (12/0) Case 15-40170 Doc 1 Filed 11/24/15

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Page 2

Page 58 of 62 Document PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		YES NO
Property No. 2 (if necessary)]	
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		YES NO
continuation sheepts attached (if any) declare under penalty of perjury that the above indicates.	tes my intention as to any property of my estate securin	g a debt and/or personal property/subject to ar
unexpired lease.		1 1/4
Date:	/s/Jose Hermosillo Signature of Debtor	K UTCO
	Signature of Joint Debtor	

B 203 (12/94)

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UNITED STATES BANKRUPTCY COURT

re	Jose Hermosillo ;		Case	No.		
	Debtor				(if known)	
			Chap	er	Chapter 7	
У	DISCLOSURE OF Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. year before the filling of the petition in bankruptcy, or in connection w ith the bankruptcy case is as follow	2016(b), I certify that I am the a	N OF ATTORNEY attorney for the abovenamed deb	tor(s) and that	compensation paid to me	e within one nplation of or
F	For legal services, I have agreed to accept					\$1,400.0
F	Prior to the filing of this statement I have received					\$0.0
E	Balance Due					\$1,400.0
2. ~	The source of the compensation paid to me was: Debtor	Other (specify)	none			
3.	The source of the compensation paid to me is: Debtor	Other (specify)				
4.	I have not agreed to share the above-disclose members and associates of my law firm.	ed compensation with any othe	or person unless they are	-		
Acceptance	I have agreed to share the above-disclosed of members or associates of my law firm. A cop the people sharing in the compensation, is at	y of the agreement, together v	on or persons who are not with a list of the names of			
5. I	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation	ed to render legal service for a n, and rendering advice to the	l aspects of the bankruptcy case debtor in determining whether to	, including: file a petition in	n bankruptcy;	
	b. Preparation and filing of any petition, sch	edules, statements of affairs a	nd plan which may be required;			
	c. Representation of the debtor at the meet	ing of creditors and confirmati	on hearing, and any adjourned h	earings thereol	f;	
6. 1	By agreement w ith the debtor(s), the above-discle	osed fee does not include the	following services:			
		CERTIFIC	ATION			
I c procee	certify that the foregoing is a complete statement o edings.	f any agreement or arrangeme	ent for payment to me for represe	ntation of the c	debtor(s) in this bankrupto	су
	11/24/2015		/s/ Marcie Venturini 62	03500		
	Date		Signature of Attorne	∍y		
			Semrad Law Firm	<u> </u>		
			Name of law firm			

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3 201B (Form 201B) (12/09)		Document	Page 60 of 62	

United States Bankruptcy Court

Northern District of Illinois

	Jose Hermosillo	Case No
	Debtor(s)	
		Chapter Chapter7
	CERTIFICATION OF NOTICE UNDER § 342(B) OF THI	
	3 ()	
	Certification of [Non-Attorney]	Bankruptcy Petition Preparer
	-attorney] bankruptcy petition preparer signing	the debtor's petition, hereby certify that I delivered to the
debtor the atta	ched notice, as required by § 342(b) of the Bank	ruptcy Code.
	•	
Printed name	and title, if any, of Bankruptcy Petition	Social Security number (If the bankruptcy petition
Preparer		preparer is not an individual, state the Social
Address:		Security
		number of the officer, principal, responsible person
X		or
Signature of P	ankruptcy Petition Preparer or officer,	partner of the bankruptcy petition preparer.) (Required
Signature of D	onsible person, or partner whose Social	by 11 U.S.C. § 110.)
principal response		
	er is provided above.	
	er is provided above.	
Security number	er is provided above.	of the Debtor
Security number	er is provided above.	of the Debtor
Security number	er is provided above.	
Security number	er is provided above.	of the Debtor
Security number I (We), the Bankruptcy Co	Certification debtor(s), affirm that I (we) have received and redde.	of the Debtor ead the attached notice, as required by § 342(b) of the
Security number I (We), the Bankruptcy Co	Certification debtor(s), affirm that I (we) have received and rede. Jose Hermosillo (s) of Debtor(s)	of the Debtor ead the attached notice, as required by § 342(b) of the

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification

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UNITED STATES BARRISOPPECY COURT

Northern District of Illinois

In re:	Hermosillo, Jose D;	Case No		
	Debtor(s)			
		Chapter.	Chapter7	
	VERIFICA	TION OF CREDITOR MAT	RIX	
	The above named Debtors hereby verify that t	the attached list of creditors is true a	and correct to the best of their	knowledge.
			/ /	
				HA.
ate:	11/24/2015	/s/ Hermosillo, Jos	se D	<u> </u>
		Hermosillo, Jose I		
		Signature of Debto	or //	
		/s/	V	

Signature of Joint Debtor

Total curre		First Name Middle Name Last Name	•							
Net morthly income from rental or other real property Source				v		Debtor 1	ſ	Debtor 2		
Interest, dividends, and royalties Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$0.00 For your spouse \$50.00 For your sp		Ordinary and necessary operating expenses		\$0.00						
Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Sociuty Act. Instead, list it here:		Net monthly income from rental or other real property	/	\$0.00	Copy Here →	;	\$0.00		\$0.00	
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: S0.00	'. Inte	rest, dividends, and royalties		***************************************	_		\$0.00	_	\$0.00	
Security Act. Instead, list it here:	. Une	employment compensation					\$0.00	_	\$0.00	_
For your spouse	Dor	not enter the amount if you contend that the amount rec	ceived was a be	enefit unde	r the Social					
Pension or retirement income. Do not include any amount received that was a benefit under the \$0.00 \$0	_	•	የሰ ሰሰ							
Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10b.	_	•								
not include any benefits received under the Social Security Act or payments received as a victime of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a		=	ount received th	 at was a be	enefit under the		\$0.00	-	\$0.00	-
10b	not i as a	include any benefits received under the Social Security a victim of a war crime, a crime against humanity, or in	y Act or paymer ternational or d	nts receive Iomestic	d					
10c. Total amounts from separate pages, if any. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. S2,433.33 + \$2,233.47 = \$4,756. Total current monthly income for Column B. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Cupy line 11 here → 12a \$4,756.80	10a	3						_		
10c. Total amounts from separate pages, if any. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. Determine Whether the Means Test Applies to You Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Copy line 11 here → 12a. Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Illinois Fill in the median family income for your state and size of household. 2 Fill in the median family income for your state and size of household. 13. \$63,820.00 14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3. Sign Below	10t	0								
the total for Column A to the total for Column B. \$2,433.33								_		_
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Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. X 12 12b. \$57,081.60 8. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. 2 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2.	. Cak	culate your total current monthly income. Add line	es 2 through 10) for each c	olumn. Then add	· · · · · · ·	·	\$2,323		\$4,756.80 Total current monthly incom
12b. The result is your annual income for this part of the form. 12b. \$57,081.60 12b. \$57,081.60 12c. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2.	. Calc the t	culate your total current monthly income. Add line total for Column A to the total for Column B. Determine Whether the Means Test Appliculate your current monthly income for the year.	lies to You Follow these st	eps:	MATERIA (1974)	\$2,43	3.33 +	- Aller	3.47 =	Total current monthly incom
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Go to Part 3 and fill out Form 22A–2. Sign Below	Calc 12a. Calc 12b. Calc Fill in Fill in How	Culate your total current monthly income. Add line total for Column A to the total for Column B. Determine Whether the Means Test Appliculate your current monthly income for the year. It is copy your total current monthly income from line 11 Multiply by 12 (the number of months in a year). The result is your annual income for this part of the forculate the median family income that applies to your the state in which you live. In the number of people in your household. Fill in the median family income for your state and size and a list of applicable median income amounts, go on the income and allowed the lines compare?	Follow these storm. Four. Follow these storms are of household aline using the lik's office.	se steps: Illinois 2	s ed in the separate	\$2,43 Copy instructions for the	3.33 +	- Aller	12a. \$4 12b. \$57	756.80 X 12
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By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	Calc 12a. 12b. Calc Fill in To fin form How 14a.	Determine Whether the Means Test Apple culate your current monthly income for the year. It is copy your total current monthly income for the year. It is copy your total current monthly income from line 11. Multiply by 12 (the number of months in a year). The result is your annual income for this part of the foculate the median family income that applies to you not the state in which you live. In the number of people in your household. Fill in the median family income for your state and size and a list of applicable median income amounts, go on an This list may also be available at the bankruptcy clerk your do the lines compare? Line 12b is less than or equal to line 13. On the togo to Part 3.	Follow these st	eps: se steps: Illinois 2 link specific	ed in the separate	\$2,43 Copy instructions for the	3.33 + line 11 here	- Aller	12a. \$4 12b. \$57	756.80 X 12
(×/ // // /*	Calc 12a. 12b. Calc Fill in To fill form How 14a. 14b.	Determine Whether the Means Test Apple culate your current monthly income for the year. It is copy your total current monthly income for the year. It is copy your total current monthly income from line 11. Multiply by 12 (the number of months in a year). The result is your annual income for this part of the foculate the median family income that applies to you have the time to people in your household. Fill in the median family income for your state and size and a list of applicable median income amounts, go on the income that applies to you have the times compare? Line 12b is less than or equal to line 13. On the togoto Part 3. Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 22A-2.	Follow these st	eps: se steps: Illinois 2 link specific	ed in the separate	\$2,43 Copy instructions for the	3.33 + line 11 here	- Aller	12a. \$4 12b. \$57	756.80 X 12

If you checked line 14a, do NOT fill out or file Form 22A–2. If you checked line 14b, fill out Form 22A–2 and file it with this form.

Date 11/24/2015 MM/ DD/ YYYY